



Medicare Today...More Choices, Better Benefits

Instructor's Name
Event
Date



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Medicare Has More to Offer

- New preventive services
- Prescription drug plan coverage
- New Medicare Health Plan options
- Extra help for those who need it most

New Benefits and Options

- Offers preventive services in 2005
- Makes Medicare prescription drug coverage available January 1, 2006
- Offers new Medicare Health Plan options in 2006

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New Covered Preventive Services

- To help you stay healthy
- Beginning January 2005
 - “Welcome to Medicare” physical exam
 - Cardiovascular screening blood tests
 - Diabetes screening tests

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New Medicare Prescription Drug Coverage

- Starts January 1, 2006
- Most people must choose and enroll in a plan to get coverage
 - If you have coverage through an employer or union, check with your benefits administrator
 - Many people with limited incomes and resources will get extra help
- Medicare Health Plans also will offer drug coverage

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Medicare Prescription Drug Coverage

- It's important to join a plan when you are first eligible
 - Most people with Medicare need or will come to need prescription drugs to stay healthy
 - Medicare prescription drug coverage will protect you from high out-of-pocket costs
 - Enrolling when first eligible means you pay a lower premium

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Medicare Prescription Drug Coverage

- Join November 15 – December 31, 2005
 - Coverage begins January 1, 2006
- Join January 1 – May 15, 2006
 - Coverage begins the month after you join
- Join when first eligible, to pay lowest monthly premium
 - About \$37/month in 2006
- Coverage and costs vary

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Help for Those Who Need it Most

- Those with lowest incomes pay no premiums or deductibles; small or no copayments
- Those with slightly higher incomes pay a little more
- You may qualify if you are
 - Single and have resources less than \$11,500
 - Married and have resources less than \$23,000
- Some people will automatically qualify
- Others will get an application from Social Security

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More Choices with Medicare Health Plans

- New name for Medicare + Choice plans
- Types of plans
 - Medicare Managed Care Plans
 - Medicare Preferred Provider Organization Plans (PPOs) (new)
 - Medicare Private Fee-for-Service Plans
 - Medicare Special Needs Plans (new)

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If you join *a Medicare Health Plan Plan...*

- You are still in the Medicare program
- You have all your Medicare rights and protections
- You will get all the basic Medicare coverage
- You may get more benefits

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Important Dates

New preventive services begin...



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Important Dates

If you have limited income and resources, watch your mail for information from Social Security about applying for extra help paying for prescription drugs...



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Important Dates

If you receive Medicaid or Supplemental Security Income benefits, watch your mail for a letter from Medicare...



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Important Dates

Watch your mail for the *Medicare & You* handbook, which will have information about the plans in your area

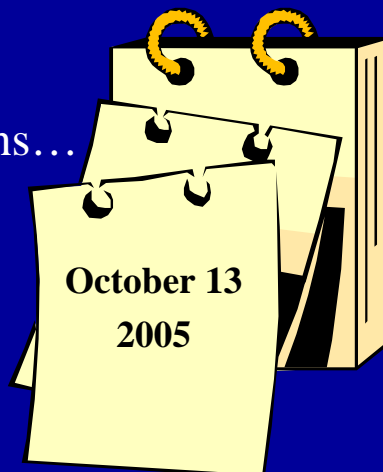


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Important Dates

You can begin to
compare Medicare
prescription drug plans...

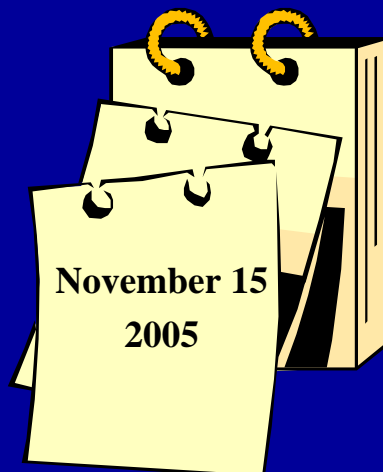
- Community groups
- www.medicare.gov
- 1-800-MEDICARE
- SHIP



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Important Dates

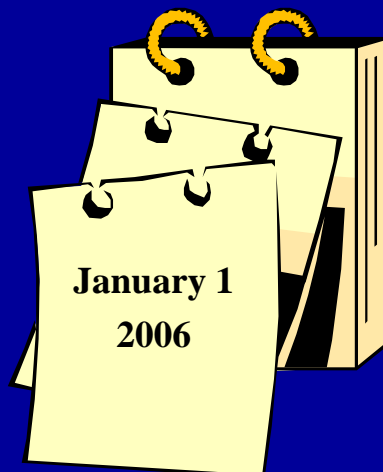
You can begin to
enroll in Medicare
prescription drug
plans



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Important Dates

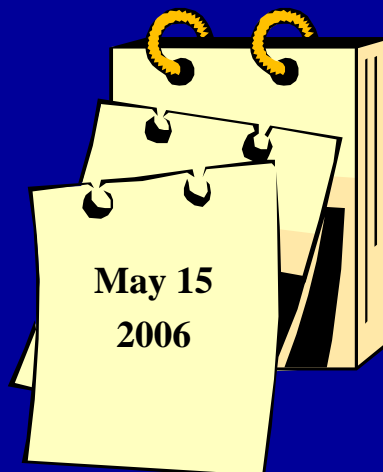
Medicare
prescription drug
coverage begins
for those who are
enrolled...



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Important Dates

Need to enroll in
a Medicare
prescription drug
plan by...



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For More Information

- *Medicare & You 2006* handbook
- Community groups
- Visit www.medicare.gov
- Call 1-800-MEDICARE (1-800-633-4227)
 - TTY 1-877-486-2048
- SHIP

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